Fay Servicing, LLC PO Box 9002 Temecula, CA 92589-9002



2369682403

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Send Payments to: Fay Servicing, LLC PO Box 88009 Chicago, IL 60680-1009

Send Correspondence to: Fay Servicing, LLC Attn: Customer Service Dept PO Box 809441 Chicago, IL 60680-9441 20220510-256

Սվիրգիգիկիկիկիններդիկինդիկինկիսնիի Warren G Cousins-Jr 317 TATNIC RD WELLS, ME 04090-4913





Sent Via Certificate of Mailing

05/10/2022

Warren G Cousins-Jr 317 TATNIC RD WELLS, ME 04090-4913

Loan Number:

Property Address: 317 Tatnic Rd

Wells, ME 04090

NOTICE OF RIGHT TO CURE

Dear Warren G Cousins-Jr:

You are hereby provided formal notice by Fay Servicing, LLC, the Servicer of the above-referenced loan acting on behalf of U.S. Bank Trust National Association not in its individual capacity but solely as trustee of Citigroup Mortgage Loan Trust 2019-E ("Lender"), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 06/21/2022 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not correct the default by this date, Fay Servicing, LLC may require that you pay immediately the entire amount then remaining unpaid under the Note and under the Security Instrument ("immediate payment in full"), and Fay Servicing, LLC or another party may acquire the property by means of foreclosure and sale.

As of the date of this notice, the total amount required to cure the default is \$19,997.66, which consists of the following:

Next Payment Due Date:		08/24/2021
Total Monthly Payments Due:		\$17,364.66
Monthly Payment	08/24/2021	\$1,925.58
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Monthly Payment	10/24/2021	\$1,925.58
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Monthly Payment	01/24/2022	\$1,934.19
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Monthly Payment	03/24/2022	\$1,934.19
Monthly Payment	04/24/2022	\$1,934.19
Late Charges:		\$90.00
Corporate Advance Balance:	\$2,543.00	

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Fay Servicing, LLC PO Box 88009 Chicago, IL 60680-1009

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If immediate payment in full is required, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective if you meet the following conditions: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the property and rights under the Security Instrument; and 4) do whatever Lender reasonably requires to assure that Lender's interest in the property, Lender's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.

You may have options available to you other than foreclosure. You are encouraged to explore available options prior to the end of the "right to cure" period by contacting Fay Servicing, LLC or a counseling agency approved by the United States Department of Housing and Urban Development. A list of approved counseling agencies is included with this letter.

You may contact the following persons with authority to modify your mortgage loan:

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You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Fay Servicing, LLC.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last twelve (12) months, AND joined after signing the Note and Security Instrument now in default, please notify Fay Servicing, LLC immediately. When contacting Fay Servicing, LLC as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource (www.militaryonesource.mil; 1-800-342-9647) and Armed Forces Legal Assistance (http://legalassistance.law.af.mil), and through **HUD-certified** housing counselors (http://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm). You can also contact Mayra Aguilar toll-free at 1-800-495-7166 if you have questions about your rights under SCRA.

For your benefit and assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit http://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
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COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: jason.thomas@celmaine.org W: www.celmaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: ndigeronimo@avestahousing.org W: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920
AROOSTOOK COUNTY ACTION PROGRAM, INC.	P: 207-764-3721 T: F: E: N/A W: www.acap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-459-2903 T: F: 207-490-5026 E: mesha.quinn@yccac.org W: www.yccac.org	6 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: F: 207-795-4069 E: homequest@community-concepts.org W: https://www.ccimaine.org/	17 Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY, ACTION PROGRAM	P: 800-542-6227 T: F: E: info@kvcap.org W: www.kvcap.org	101 Water St Waterville, Maine 04901-6339

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RETURN RECEIPT REQUESTED

20220510-256

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05/10/2022

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Property Address: 317 Tatnic Rd

Wells, ME 04090

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W ME RTC Rev. 12/2021

Page 1 of 6

Unapplied Balance: (\$0.00)

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Sincerely,

Fay Servicing, LLC 425 S. Financial Place, 20th Floor Chicago, IL 60605 8004957166

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W_ME_RTC Rev. 12/2021 Page 4 of 6

Agencies located in MAINE

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COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: jason.thomas@ceimaine.org W: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
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COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: F: 207-795-4069 E: homequest@community-concepts.org W: https://www.ccimaine.org/	17 Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 800-542-8227 T. F: E: info@kvcap.org W: www.kvcap.org	101 Water St Waterville, Maine 04901-6339

W_ME_RTC Rev. 12/2021 Page 6 of 6

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PRESORT First-Class Mail U.S. Postage and Fees Paid WSO

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20220510-256

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Sent Via Certified MailTM with Return Receipt

05/10/2022

Kristi Cousins 317 TATNIC RD WELLS, ME 04090-4913

Loan Number:

Property Address: 317 Tatnic Rd

Wells, ME 04090

NOTICE OF RIGHT TO CURE

Dear Kristi Cousins:

You are hereby provided formal notice by Fay Servicing, LLC, the Servicer of the above-referenced loan acting on behalf of U.S. Bank Trust National Association not in its individual capacity but solely as trustee of Citigroup Mortgage Loan Trust 2019-E ("Lender"), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

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W_ME_RTC Rev. 12/2021

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HC

W_ME_RTC Rev. 12/2021 Page 6 of 6

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Dear Kristi Cousins:

You are hereby provided formal notice by Fay Servicing, LLC, the Servicer of the above-referenced loan acting on behalf of U.S. Bank Trust National Association not in its individual capacity but solely as trustee of Citigroup Mortgage Loan Trust 2019-E ("Lender"), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 06/21/2022 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not correct the default by this date, Fay Servicing, LLC may require that you pay immediately the entire amount then remaining unpaid under the Note and under the Security Instrument ("immediate payment in full"), and Fay Servicing, LLC or another party may acquire the property by means of foreclosure and sale.

As of the date of this notice, the total amount required to cure the default is \$19,997.66, which consists of the following:

08/24/2021

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Total Monthly Payments Due:		\$17,364.66	
Monthly Payment	08/24/2021	\$1,925.58	
Monthly Payment	09/24/2021	\$1,925.58	
Monthly Payment	10/24/2021	\$1,925.58	
Monthly Payment	11/24/2021	\$1,925.58	
Monthly Payment	12/24/2021	\$1,925.58	
Monthly Payment	01/24/2022	\$1,934.19	
Monthly Payment	02/24/2022	\$1,934.19	
Monthly Payment	03/24/2022	\$1,934.19	
Monthly Payment	04/24/2022	\$1,934.19	
Late Charges:		\$90.00	
Corporate Advance Balance:		\$2,543.00	

W_ME_RTC Rev. 12/2021

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TOTAL YOU MUST PAY TO CURE DEFAULT:

\$19,997.66

You can cure this default by making a payment of \$19,997.66 by 06/21/2022 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). The amount required to cure the default will remain constant until this date. If you make a payment of \$19,997.66 by 06/21/2022, you will be restored to all rights under the Security Instrument as though the default had not occurred. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the default.

The total amount due does not include any amounts that become due after the date of this notice. Other amounts, including additional monthly payments, late charges and other charges, may continue to accrue during this period as provided for under the Note, Security Instrument and applicable law. These amounts must also be paid in order for you to be current on your mortgage payments but are not required to cure the default. Please include your loan number and property address with your payment and send to:

Fay Servicing, LLC PO Box 88009 Chicago, IL 60680-1009

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If immediate payment in full is required, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective if you meet the following conditions: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the property and rights under the Security Instrument; and 4) do whatever Lender reasonably requires to assure that Lender's interest in the property, Lender's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.

You may have options available to you other than foreclosure. You are encouraged to explore available options prior to the end of the "right to cure" period by contacting Fay Servicing, LLC or a counseling agency approved by the United States Department of Housing and Urban Development. A list of approved counseling agencies is included with this letter.

You may contact the following persons with authority to modify your mortgage loan:

If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable law. Failure to respond to this letter may result in the loss of your property.

Fay Servicing, LLC is a debt collector, this is an attempt to collect a debt and any information obtained will be used for that purpose.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Fay Servicing, LLC.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last twelve (12) months, AND joined after signing the Note and Security Instrument now in default, please notify Fay Servicing, LLC immediately. When contacting Fay Servicing, LLC as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource (www.militaryonesource.mil; 1-800-342-9647) and Armed Forces Legal Assistance (http://legalassistance.law.af.mil), and through **HUD-certified** housing counselors (http://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm). You can also contact Mayra Aguilar toll-free at 1-800-495-7166 if you have questions about your rights under SCRA.

For your benefit and assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit http://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

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Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-973-3500 T: F: . E: N/A W: www.penguis.org	262 Harlow, St Bangor, Maine 04401-4952
COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F:. E: jason.thomas@ceimaine.org W: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: ndigeronimo@avestahousing.org W: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920
AROOSTOOK COUNTY ACTION PROGRAM, INC.	P: 207-764-3721 T: F: E: N/A W: www.acap-ma.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY, COMMUNITY ACTION AGENCY	P: 207-459-2903 T: F: 207-490-5026 E: mesha.quinn@yccac.org W: www.yccac.org	6 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC., ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: F: 207-795-4069 E: homequest@community-concepts.org W: https://www.ccimaine.org/	17 Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 800-542-8227 T. F: . E: info@kvcap.org W: www.kvcap.org	101 Water St Waterville, Maine 04901-6339

From: Nobody <SMTP:nobody@informe.org>

Sent: 5/10/2022 12:12:59 PM

To: WALZ FAY

WALZ ID: 256_WALZ_FAY@covius.com

[EXTERNAL EMAIL from outside the organization. DO NOT click links or open attachments unless you recognize the sender and know the content is safe. Never

give out your user ID or password.]

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice: Fay Servicing, LLC

Owner of the mortgage: U.S. Bank Trust National Association not in its individual capacity but solely as trustee of Citigro

What term best describes the owner of the mortgage?:Non-bank mortgage company Filer's Email Address:WALZ FAY@lenderlive.com

Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Matt Donovan 440 S. LaSalle Street - Suite 2000 Chicago, IL 60605 312-291-3589 MDonovan@faymtg.com

Consumer Information

Consumer First name: Warren

Consumer Middle Initial/Middle Name:

Consumer Last name: Cousins-Jr

Consumer Suffix:

Property Address line 1:317 Tatnic Rd

Property Address line 2: Property Address line 3:

Property Address City/Town: Wells

Property Address State:

Property Address zip code:04090 Property Address County:York

Notification Details

Date notice was mailed:5/10/2022

Amount needed to cure the default:19997.66

Consumer Address line 1:317 Tatnic Rd

Consumer Address line 2: Consumer Address line 3:

Consumer Address City/Town: Wells

Consumer Address State:ME

Consumer Address zip code:04090

From: Nobody <SMTP:nobody@informe.org>

Sent: 5/10/2022 12:12:37 PM

To: WALZ FAY

WALZ ID: 256_WALZ_FAY@covius.com

[EXTERNAL EMAIL from outside the organization. DO NOT click links or open attachments unless you recognize the sender and know the content is safe. Never

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Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Matt Donovan 440 S. LaSalle Street - Suite 2000 Chicago, IL 60605 312-291-3589 MDonovan@faymtg.com

Consumer Information

Consumer First name:Kristi

Consumer Middle Initial/Middle Name:

Consumer Last name: Cousins

Consumer Suffix:

Property Address line 1:317 Tatnic Rd

Property Address line 2: Property Address line 3:

Property Address City/Town: Wells

Property Address State:

Property Address zip code:04090 Property Address County:York

Notification Details

Date notice was mailed:5/10/2022

Amount needed to cure the default:19997.66

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Consumer Address line 2: Consumer Address line 3:

Consumer Address City/Town:Wells

Consumer Address State:ME

Consumer Address zip code:04090

USPS Tracking[®]

Remove X

FAQs >

Tracking Number:

9314710011701091934966

Add to Informed Delivery (https://informeddelivery.usps.com/)

Latest Update

Your item has been delivered to an agent for final delivery in WELLS, ME 04090 on May 20, 2022 at 2:50

Delivered to Agent

Delivered to Agent for Final Delivery

WELLS, ME 04090 May 20, 2022, 2:50 pm

Notice Left (No Authorized Recipient Available)

WELLS, ME 04090 May 16, 2022, 2:43 pm

Out for Delivery

WELLS, ME 04090 May 16, 2022, 8:37 am

Arrived at Post Office

WELLS, ME 04090 May 16, 2022, 8:26 am

Departed USPS Regional Destination Facility

SOUTHERN ME DISTRIBUTION CENTER May 16, 2022, 1:18 am

In Transit to Next Facility

May 15, 2022

Arrived at USPS Regional Destination Facility

SOUTHERN ME DISTRIBUTION CENTER May 14, 2022, 10:12 pm

Pre-Shipment Info Sent to USPS, USPS Awaiting Item

May 11, 2022

Hide Tracking History

Text & Email Updates USPS Tracking Plus® Product Information

See Less <

Remove 🔀

Tracking Number:

9314710011701091934973

Add to Informed Delivery Copy (https://informeddelivery.usps.com/)

Latest Update

Your item has been delivered to an agent for final delivery in WELLS, ME 04090 on May 20, 2022 at 2:50 pm.

Delivered to Agent Delivered to Agent for Final Delivery

WELLS, ME 04090 May 20, 2022, 2:50 pm

Notice Left (No Authorized Recipient Available)

WELLS, ME 04090 May 16, 2022, 2:43 pm

Out for Delivery

WELLS, ME 04090

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May 11, 2022

Hide Tracking History

See More ∨

Track Another Package

Enter tracking or barcode numbers

Need More Help?

Contact USPS Tracking support for further assistance.

FAQs